



4. The Defendant Experian Information Solutions, Inc. ("Experian"), is a corporate entity licensed to do business in the State of Nevada.

5. Experian is a consumer reporting agency, as defined in FCRA § 1681(f), regularly engaged in the business of assembling, evaluating, and dispensing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

## FACTUAL ALLEGATIONS

6. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of the Defendant.

7. Plaintiff has serially disputed Defendant's reporting of the underlying Bank of America (BOA) account.

**8. Plaintiff is a very successful business owner.**

9. Plaintiff was the 2002 Small Business Administration Person of the Year for the State of Nevada.

10. Plaintiff's credit reports are absolutely flawless but for BOA's absurd misreporting and Defendant's unfortunate complicity.

11. On June 9, 2020 Plaintiff disputed BOA's misreporting with Defendant (Exhibit 1).

**12. Exhibit 1 details BOA's misreporting of an invalid \$108 collection account.**

**13. In 2019 Plaintiff instructed BOA to close all of his accounts.**

**14. BOA's representative acknowledged Plaintiff's request and "confirmed" closure.**

15. However BOA somehow continued to invoice Plaintiff at *someone else's address* (Exhibit 1).

16. As explicated in Exhibit 1, Plaintiff has categorically no idea who lives at the *Gatesville Avenue* address.

17. Plaintiff has utterly no connection to the *Gatesville Avenue* address.

1           18. Exhibit 1 also explained how BOA's misreporting impaired Plaintiff's access to  
2 substantial personal financing.

3           19. Exhibit 1 also depicts Plaintiff's frustrations in dealing with BOA's representative  
4 who ineptly advised BOA would continue to report the *invalid \$108 charge-off*.

5           20. On June 23, 2020 the mirthful and otherwise lasering Defendant indolently  
6 "verified" BOA's charge-off (Exhibit 2).

7           21. Exhibit 2 reflects Defendant's resolve to report the BOA *charge-off through 2026*.

8           22. On August 14, 2020 Plaintiff again disputed BOA's inaccurate reporting with  
9 Defendant (Exhibit 3).

10          23. Exhibit 3 contained a copy of Plaintiff's filed July 27, 2020 Complaint against  
11 BOA which provided an extremely detailed formal account of BOA's misconduct.

12          24. Exhibit 3 was sent by certified mail and was indeed received by Defendant.

13          25. Defendant *never* responded to Exhibit 3.

14          26. In failing to respond to Exhibit 3 Defendant failed to address the significance of  
15 Plaintiff's filed Federal Complaint and the patently fraudulent *Gatesville Avenue address*.

16          27. As indicated in both Exhibits 1 and 3, Plaintiff has, in fact, lived at his home  
17 address since 2004.

18          28. On September 22, 2020 Plaintiff acquired his credit report (Exhibit 4).

19          29. Exhibit 4 details Defendant's continue reporting of the BOA charge-off.

20          30. Exhibit 4 likewise reflects Defendant's intent to report the BOA *charge-off*  
21 *through 2025*.

22          31. On October 9, 2020 BOA instructed Defendant to correct its inaccurate reporting  
23 (Exhibit 5).

24          32. Defendant parroted previously reported information notwithstanding  
25 documentation strongly revealing the highly unreliable nature of the information. Cushman v.  
26 Trans Union Corp., 115 F.3d 220, 225 (3<sup>rd</sup> Cir. 1997).

1           33. In failing to correct Plaintiff's report, Defendant continued to report *patently*  
2 *inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC,  
3 690 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

4           34. In failing to appropriately revise Plaintiff's report, Defendant provided *misleading*  
5 information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690  
6 F.3d 1100, 1108 (9<sup>th</sup> Cir. 2012).

7           35. Defendant was precluded from making any report either patently wrong or  
8 "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611  
9 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

10           36. Defendant violated the FCRA in its failure to provide additional information  
11 explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122  
12 F.Supp.3d 1347 (M.D.FI 2015).

13           37. Plaintiff has suffered meaningful emotional distress including, but not limited to,  
14 excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other  
15 mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg &  
16 Lauinger, LLC, 637 F.3d 939, 957 (9<sup>th</sup> Cir. 2011).

17                               STATEMENT OF CLAIM AS AGAINST DEFENDANT

18           38. In the entire course of its action, Defendant willfully and/or negligently violated  
19 the provisions of the FCRA in the following respects:

- 20           a. By willfully and/or negligently failing, in the preparation of the consumer reports  
21 concerning Plaintiff, to follow reasonable procedures to assure maximum possible  
22 accuracy of the information in the reports.
- 23           b. By willfully and/or negligently failing to comport with FCRA § 1681i.

24       ///

25       ///

26       ///


27       ///

28       ///

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a. actual damages;
- b. punitive damages;
- c. attorney's fees; and
- d. costs.



MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 W. Charleston Blvd. #95  
Las Vegas, Nevada 89102  
Attorney for Plaintiff

June 9, 2020

**CERTIFIED MAIL**

Experian Information Solutions, Inc.  
P.O. Box 4500  
Allen, TX 75013

Re: **Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: \_\_\_\_\_; SSN \_\_\_\_\_; date of birth: \_\_\_\_\_  
1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

EXHIBIT 1

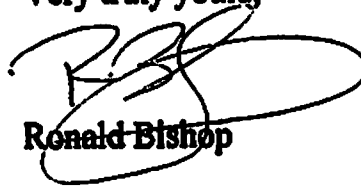
**June 9, 2020**  
**Experian Information Solutions, Inc.**  
**Page 2**

**Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.**

**Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.**

**Thank you in advance for your anticipated courtesy.**

**Very truly yours,**



**Ronald Bishop**

**Enclosures**



PO Box 9701  
Allen, TX 75013



0014861 02 5810436 \*\*AUTO 10 0 7128 89002 900628 -C02 P148751  
Ronald Bishop



Ronald Bishop

Your Credit Report

Report # 3608-0866-71 for 05/28/20

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information that you disagree with is by creating your member login at [experian.com/disputes](http://experian.com/disputes). Keep track of any changes and dispute notifications online. You can also call with disputes or questions at 833 210 4610, M - F 9am - 5pm in your time zone, or submit your dispute in writing by mailing to Experian, NCAC, P.O. Box 2002, Allen TX 75013. Be advised that written information or documents you provide with respect to your disputes may be shared with all creditors with which you are disputing.

#### Payment History Legend

Current	Account 150 days past due	Voluntarily surrendered	Defaulted on contract
Account 30 days past due	Account 180 days past due	Repossession	Collection
Account 60 days past due	Creditor received deed	Paid by creditor	Charge off
Account 90 days past due	Foreclosure proceedings started	Insurance claim	Closed
Account 120 days past due	Foreclosed	Claim filed with government	No data for this time period

\*If your creditor reported your account balances to us, we list them in this section as additional information about your account

#### Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

#### Credit items

BANK OF AMERICA NATIONAL ASSOCIATION PO BOX 9701 ALLEN TX 75013

5606621 0001 19971021 0001 0001 0001



## Ronald Bishop | Report # 3608-0866-71 for 05/28/20

Date opened	First reported	Recent balance	Payment history
Oct 1997	Jul 1999	\$108 as of Apr 2020	
Address ID #	Terms	Status	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
0490341667	Not reported	Open. \$75 past due as of Apr 2020.	2020
Type	Monthly payment	By Nov 2026, this	2019
Line of Credit	\$7	account is scheduled to	2018
Responsibility	Credit limit or original amount	go to a positive status.	2017
Individual	\$2,000	Comment:	2016
	High balance	Credit line suspended.	2015
	\$2,100	Date of Status	2014
		Apr 2020	2013

## Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19
AB (\$)	100	105	103	102	100	0	0	0	0	115	138	161	183	200	228
DPR	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jun04	May04	Apr04	Mar04	Feb04	Jan04
SPA (\$)	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	141	25	25	25	25	25	25
AB (\$)	248	271	292	312	308	421	433	458							
DPR	Dec04	Nov04	Oct04	Aug20	Aug20	Jul04	Jun04	May04							
SPA (\$)	25	25	25	25	25	25	25	25							
AAP (\$)	25	25	25	ND	825	25	25	25							

Between May 2018 and Mar 2020, your credit limit/high balance was \$2,000.

**Your accounts in good standing** These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

Date opened	Responsibility	Monthly payment	Recent balance
Dec 2015	Individual	Not reported	Not reported
Address ID #	First reported	Credit limit or original amount	Status
0177719541	Jan 2016	\$15,463	Paid, Closed/Never late.
Type	Terms	High balance	This account is scheduled to
Secured Loan	120 Months	Not reported	continue on record until Jul 2026.
			Comment
			Account closed at consumer's
			request.
			Date of Status
			Jul 2016

Date opened	Responsibility	Monthly payment	Recent balance
Jun 2016	Individual	\$187	\$4,846 as of Apr 2020
Address ID #	First reported	Credit limit or original amount	Status
0177719541	Jul 2016	\$17,386	Open/Never late.
Type	Terms	High balance	Date of Status
Secured Loan	120 Months	Not reported	Apr 2020

## Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19
AB (\$)	4,846	5,304	5,419	5,419	5,419	5,830	5,663	6,334	6,701	6,701	7,187	7,187	7,075	6,138	5,540
DPR	Mar18	Feb06	Nov06	Nov06	Nov06	Sep20	Sep20	Aug02	Jun19	Jun19	Mar20	Feb28	Jan28	Nov09	
SPA (\$)	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187
AAP (\$)	667	187	ND	ND	500	ND	500	500	500	500	500	500	500	500	500
AB (\$)	6,540	6,694	6,445	6,445	10,283	10,233	10,233	10,682							
DPR	Nov09	Oct04	Aug29	Aug29	May11	May11	May11	Mar08							
SPA (\$)	187	187	187	187	187	187	187	187							
AAP (\$)	500	500	500	500	500	500	500	500							

The original amount of this account was \$17,386.

**NEVADA** USA  
NV  
NOT FOR FEDERAL OFFICIAL USE  
**DRIVER LICENSE**

1 BISHOP  
2 RONALD LYNN

15 Sex M 16 Hgt 5'07" 17 Wgt 155 18 Eyes BLU  
9 Class CM 10 End NONE 11 Exp BRO 12 Exp 04/27/2017  
12 None NONE 13 ID 00001180783000474014

14 DL NO **1701644420**  
3 DOB **05/26/1965**  
4b Exp **05/26/2021**

*RB*

**SOCIAL SECURITY**

THIS NUMBER HAS BEEN ESTABLISHED FOR  
**RONALD L BISHOP**

*Ronald L. Bishop*  
SIGNATURE

6/3/2020

Bank of America | Online Banking | Accounts | Account Details | Account Summary | LOC

Bank of America

Line of Credit - 0699

Online Banking

**Loan summary**

Current principal balance: \$0.00

Credit limit: \$0.00

Available Credit: \$0.00

**Make a payment**

Total payment due date: Not Available

Total payment amount: \$0.00

**Account details as of 06/03/2020**

Account name: Line of Credit - 0699 Edit

Account number: Show account number

Current principal balance: \$0.00

Available credit: \$0.00

Credit limit: \$0.00

Draw expiration date: Not Available

Open date: 05/28/2020

Last advance date: 11/15/2019

**Payment information**

Last statement date: 05/10/2020

Current payment due by Not Available<sup>1</sup>: \$0.00<sup>2</sup>

Other fees: \$0.00

Annual fees: \$0.00

Late charges: \$0.00

Past due amount: \$0.00

Total payment due by Not Available: \$0.00<sup>3</sup>

Last payment amount: \$25.00

Last payment date: 07/04/2019

Estimated payoff amount<sup>4</sup>: \$0.00

Payoff good through: 06/03/2020

<sup>1</sup> The current payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

<sup>3</sup> Please refer to your monthly billing statement to see the total amount due and related details. If you have made interim payments, please contact customer service to get the most up-to-date and complete information about your loan.

<sup>4</sup> Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.

**Interest information**

Interest rate \*\*: 18.00%

Interest paid year-to-date: \$0.00

Interest paid last year: \$21.75

\*\*For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.



Bank of America, N.A.  
P.O. Box 26249  
Tampa, FL 33623-6249

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

Account Number: <del>1</del>	
Page 1 of 4	
Account Snapshot	
Statement Period: 04/10/2020 - 05/10/2020	
Previous Outstanding Balance:	\$107.23
New Outstanding Balance:	\$108.76
Credit Limit:	\$2,000.00
Total Principal Balance:	\$100.00
Available Credit:	\$0.00
Current Payment Due:	\$1.53
Past Due Amount:	\$107.23
Total Minimum Payment Due:	\$108.76
Payment Due Date:	06/04/2020

### Bank of America Personal Creditline

Account Summary		Annual Percentage Rate Summary	
Account Type	Principal Balance	ANNUAL PERCENTAGE RATE	18.00%
Line of Credit:	\$100.00	Daily Periodic Rate	0.0491803%
Information about your transactions is included on the next page of this statement.		Corresponding ANNUAL PERCENTAGE RATE	18.00%
		Days in Billing Cycle	31
		Interest Charged	\$1.53
		Fees Charged	\$0.00

### Messages

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

### Customer Service Information

<p><b>Billing Error Notices</b> Bank of America, N.A. Attention: Billing Error Notice P.O. Box 941657 Sunny Valley, CA 93094-1657</p>	<p><b>General Inquiries</b> Bank of America, N.A. P.O. Box 31785 Tampa, FL 33631-3785</p> <p> <a href="http://www.bankofamerica.com">www.bankofamerica.com</a></p>	<p>800.934.5626 Lines of Credit Customer Service TDD 866.345.1260 Se habla Español 800.688.6086</p>
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Personal Creditline account:

Minimum payment due 06/04/20 \$108.76

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Additional principal \$

Payment enclosed \$

⑆547880806⑆68180118490699⑆



PO Box 9701  
Allen, TX 75013



0006600 01 AB 0.416 \*\*AUTO TB 1 7151 89002 900628 -C01-P06606-1  
RONALD BISHOP



RONALD BISHOP

Dispute Results

Report # 0657-7387-90 for 06/23/20

Our reinvestigation of the dispute(s) and/or other request(s) you recently submitted is now complete. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record. If we were able to make changes to your credit report based on information you provided, or if you requested the addition of a statement, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

#### How to read your results

**Deleted** - This item was removed from your credit report. **Remains** - The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. **Updated** (Your results will indicate which one of the following applies.) - a) The information you disputed has been updated. Please review your report for the details. b) The item you disputed has been updated, which may include an update to the disputed information. Please review your report for the details. c) The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Please review your report for the details. d) Information on this item has been updated. Please review your report for the details. **Processed** - This item was either updated or deleted; Please review your report for the details.

Here are your results

#### Credit-items

BANK OF AMERICA, N.A.6818011849.... Outcome: Updated - The information you disputed has been updated. Please review your report for the details.

#### Before dispute

BANK OF AMERICA, N.A. Partial Acct			PO BOX 30785 TAMPA FL 33631 (800) 669 6607											
Date opened	First reported	Recent balance	Payment history											
Oct 1997	Jun 2013	\$109 as of May 2020												
Address ID #	Terms	Status	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec											
0490341657	Not reported	Account charged off.	2020											
Type	Monthly payment	\$109 written off.	2019											
Line of Credit	Not reported	This account is	2018											
Responsibility	Credit limit or original	scheduled to continue on	2017											
Individual	amount	record until Oct 2026.	2016											
	\$2,000	Comment:	2015											
	High balance	Transferred to	2014											
	\$2,100	recovery.	2013											
		Date of Status												
		May 2020												

## RONALD BISHOP | Report # 0657-7387-90 for 06/23/20

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19
AB (\$)	108	108	105	103	102	100	0	0	0	0	115	138	161	183	208
DPR	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jun04	May04	Apr04	Mar04	Feb04
SPA (\$)	7	25	25	25	25	25	25	25	25	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	141	25	25	25	25	25
	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18							
AB (\$)	228	249	271	292	312	308	421	439							
DPR	Jan04	Dec04	Nov04	Oct04	Aug20	Aug20	Jul04	Jun04							
SPA (\$)	25	25	25	25	25	25	25	25							
AAP (\$)	25	25	25	25	ND	825	25	25							

Between Jun 2018 and Apr 2020, your credit limit/high balance was \$2,000

## After dispute

BANK OF AMERICA, N.A. Partial Acct #

PO BOX 31785 TAMPA FL 33631 (800) 669 6607

Date opened	First reported	Recent balance	Payment history
Oct 1997	Jun 2013	\$109 as of May 2020	
Address ID #	Terms	Status	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
0490341667	Not reported	Account charged off.	2020 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Type	Monthly payment	\$109 written off. \$109	2019 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Line of Credit	Not reported	past due as of May 2020.	2018 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Responsibility	Credit limit or original amount	This account is scheduled to continue on record until Oct 2026.	2017 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Individual	\$2,000	Comment:	2016 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	High balance	Transferred to recovery.	2015 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
	\$2,100	This item was updated from our processing of your dispute in Jun 2020.	2014 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
		Date of Status	2013 <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
		May 2020	

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19
AB (\$)	108	108	105	103	102	100	0	0	0	0	115	138	161	183	208
DPR	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jun04	May04	Apr04	Mar04	Feb04
SPA (\$)	7	25	25	25	25	25	25	25	25	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	141	25	25	25	25	25
	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18							
AB (\$)	228	249	271	292	312	308	421	439							
DPR	Jan04	Dec04	Nov04	Oct04	Aug20	Aug20	Jul04	Jun04							
SPA (\$)	25	25	25	25	25	25	25	25							
AAP (\$)	25	25	25	25	ND	825	25	25							

Between Jun 2018 and Apr 2020, your credit limit/high balance was \$2,000

If our reinvestigation has not resolved your dispute, you have several options:

You may add a statement of up to 100 words to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to Experian including this information in every credit report we issue about you. You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly. You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.experian.com/upload](http://www.experian.com/upload). You may also mail your information to Experian, P.O. Box 9701, Allen, Texas 75013. You may file a complaint about Experian or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office. If there has been a change to your credit history resulting from our reinvestigation, or if you add a consumer statement, you may request that Experian send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of Colorado, Maryland or New York), or within the last year for any non-employment purpose under the California Investigative Consumer Reporting Agencies Act. If you send a request to have your results sent to past recipients of your credit report, please designate the organization's name and address. In the event an organization is not specifically designated, we will generally default to sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or apartment rental. If you request to have your results sent to past recipients of your investigative consumer report, you have the right to designate which entities you wish to receive the updated report and which entities you do not wish to receive the update. If interested, you may also request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information. Thank you for helping ensure the accuracy of your credit information. For frequently asked questions about your credit report, please visit [experian.com/consumerfaqs](http://experian.com/consumerfaqs).



RONALD BISHOP | Report # 0657-7387-90 for 06/23/20

## Your Updated Credit Report

## Payment History Legend

<b>OK</b> Current	<b>150</b> Account 150 days past due	<b>VS</b> Voluntarily surrendered	<b>D</b> Defaulted on contract
<b>30</b> Account 30 days past due	<b>180</b> Account 180 days past due	<b>R</b> Repossession	<b>C</b> Collection
<b>60</b> Account 60 days past due	<b>CRD</b> Creditor received deed	<b>PBC</b> Paid by creditor	<b>CO</b> Charge off
<b>90</b> Account 90 days past due	<b>FS</b> Foreclosure proceedings started	<b>EC</b> Insurance claim	<b>CLS</b> Closed
<b>120</b> Account 120 days past due	<b>F</b> Foreclosed	<b>G</b> Claim filed with government	<b>ND</b> No data for this time period

\*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

## Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

## Credit items

BANK OF AMERICA, N.A. Partial Acc				PO BOX 31785 TAMPA FL 33631 (800) 669 6607											
Date opened	First reported	Recent balance	Payment history												
Oct 1997	Jun 2013	\$109 as of May 2020		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Address ID #	Terms	Status	2020					CC							
0490341667	Not reported	Account charged off.	2019												
Type	Monthly payment	\$109 written off. \$109	2018												
Line of Credit	Not reported	past due as of May 2020.	2017												
Responsibility	Credit limit or original amount	This account is scheduled to continue on record until Oct 2026.	2016												
Individual	\$2,000	Comment:	2015												
	High balance	Transferred to recovery.	2014												
	\$2,100	This item was updated from our processing of your dispute in Jun 2020.	2013												
		Date of Status													
		May 2020													

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19
AB (\$)	108	108	105	103	102	100	0	0	0	0	115	138	161	183	208
DPR	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jun04	May04	Apr04	Mar04	Feb04
SPA (\$)	7	25	25	25	25	25	25	25	25	25	25	25	25	25	25
AAP (\$)	ND	ND	ND	ND	ND	ND	ND	ND	ND	141	25	25	25	25	25
	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18							
AB (\$)	228	249	271	292	312	306	421	439							
DPR	Jan04	Dec04	Nov04	Oct04	Aug20	Aug20	Jul04	Jun04							
SPA (\$)	25	25	25	25	25	25	25	25							
AAP (\$)	25	25	25	25	ND	825	25	25							

Between Jun 2018 and Apr 2020, your credit limit/high balance was \$2,000



**RONALD BISHOP | Report #0657-7387-90 for 06/23/20**



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August 14, 2020

**CERTIFIED MAIL**

Experian Information Solutions, Inc.  
P.O. Box 4500  
Allen, TX 75013

**Re: Bishop, Ronald L. / Dispute**

Dear Sir,

This letter is a Dispute. I've attached an excerpt from my recent credit profile. I have also enclosed copies of both my Social Security card and Driver License. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Ronald L. Bishop; Spouse: n/a; current address: ; SSN ; previous address: date of birth: 1965.

Please delete the bracketed BOA account. It is inaccurate. The purported \$108 balance *appears* to be fully satisfied-please see both BOA's attached contradictory June 3, 2020 *account summary* reflecting a zero (0) balance *together with* the attached May 10, 2020 statement addressed to an external unknown *Gatesville Avenue* location. This is a twenty-three-year-old account. Both the summary and the statement were obtained online.

Last summer I personally instructed BOA to close all of my accounts. I was explicitly advised both (i) the closures were confirmed and that (ii) I owed absolutely nothing. You'll note my credit is otherwise flawless but for this account. I own a lucrative business and have always had access to substantial lines of credit and other financing. This ostensible delinquency is obstructing my access to credit; I cannot immediately refinance my home.

Further, I went online and accessed past statements. BOA apparently somehow sent statements to a third-party *Gatesville Avenue* address where I've never lived nor received mail (please see attached May 10, 2020 statement). I've lived at my current address since 2004, for sixteen (16) years.

**August 14, 2020**  
**Experian Information Solutions, Inc.**  
**Page 2**

**Further, on Friday, June 6, 2020 I met with a BOA representative who advised there was no activity on the account. I then offered to pay this erroneous account rather than deal with unnecessary litigation over a small amount despite BOA's negligence. The BOA representative unfortunately could/would not accept my money, instead referring me to the Recovery Department, 866-468-3402. On June 9, 2020 I then spoke with *Anne Gregory* who confirmed the account was indeed inactive but somehow insisted BOA would continue its current reporting.**

**Again, please delete this erroneous account. It is clearly reported in error and has not been used for many, many years. Further, when I instructed closure of all my BOA accounts last summer, I was explicitly advised nothing was owed. Last, I have no idea who lives at the foreign *Gatesville Avenue* address—but it's never been me. Please delete this inaccurate account.**

**I have enclosed a copy of my July 27, 2020 Federal Complaint which provides a very detailed formal account of precisely what BOA has done.**

**Thank you in advance for your anticipated courtesy.**

**Very truly yours,**

A handwritten signature in black ink, appearing to read 'Ronald Bishop', with a large, loopy flourish extending from the end of the signature.

**Enclosures**



## Ronald Bishop | Report # 3608-0888-71 for 05/28/20

Date opened	First reported	Recent balance	Payment history
Oct 1997	Jul 1999	\$108 as of Apr 2020	Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Address ID # 043341657	Terms	Status	2020
Type	Not reported	Open. \$75 past due as of Apr 2020.	2019
Line of Credit	Monthly payment	By Nov 2020, this	2018
Responsibility	Credit limit or original amount	account is scheduled to go to a positive status.	2017
Individual	\$2,000	Comment:	2016
	High balance	Credit line suspended.	2015
	\$2,100	Date of Status	2014
		Apr 2020	2013

## Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19
AB (\$)	105	105	105	102	100	0	0	0	0	115	130	101	103	200	228
DPR	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jun04	May04	Apr04	Mar04	Feb04	Jan04
SPA (\$)	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
AAP (\$)	NO	NO	NO	NO	NO	NO	NO	141	25	25	25	25	25	25	25
	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18	May18							
AB (\$)	249	271	290	312	325	421	439	459							
DPR	Dec04	Nov04	Oct04	Aug04	Aug04	Jul04	Jun04	May04							
SPA (\$)	25	25	25	25	25	25	25	25							
AAP (\$)	25	25	25	NO	NO	NO	25	25							

Between May 2018 and Mar 2020, your credit line balance was \$2,600

**Your accounts in good standing** These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

Date opened	Responsibility	Monthly payment	Recent balance
Dec 2015	Individual	Not reported	Not reported
Address ID # 0177719341	First reported	Credit limit or original amount	Status
Type	Jan 2016	\$15,463	Paid, Closed/never late
Secured Loan	Terms	High balance	This account is scheduled to continue on record until Jul 2025
	120 Months	Not reported	Comment
			Account closed at consumer's request.
			Date of Status
			Jul 2016

Date opened	Responsibility	Monthly payment	Recent balance
Jun 2016	Individual	\$187	\$4,648 as of Apr 2020
Address ID # 0177719341	First reported	Credit limit or original amount	Status
Type	Jul 2016	\$17,388	Open/never late.
Secured Loan	Terms	High balance	Date of Status
	120 Months	Not reported	Apr 2020

## Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19
AB (\$)	4,843	3,334	3,418	3,419	3,419	3,283	3,283	3,234	3,701	3,701	7,107	7,107	7,075	6,138	4,343
DPR	Mar19	Feb06	Nov06	Nov06	Nov06	Sep00	Sep00	Aug02	Jun19	Jun19	Mar00	Mar00	Feb00	Jan00	Nov00
SPA (\$)	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187
AAP (\$)	067	067	NO	NO	NO	NO	NO	NO	200	200	200	500	500	500	500
	Oct18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18	May18							
AB (\$)	8,543	8,834	8,445	9,445	10,783	10,283	10,283	10,682							
DPR	Nov00	Oct04	Aug00	Aug00	May01	May01	May01	Mar00							
SPA (\$)	187	187	187	187	187	187	187	187							
AAP (\$)	NO	NO	NO	NO	NO	NO	NO	NO							

The original amount of this account was \$17,388



6/3/2020

Bank of America | Online Banking | Accounts | Account Details | Account Summary | LOC

Bank of America

Online Banking

Line of Credit - 0699

**Loan summary**

Current principal balance: \$0.00  
 Credit limit: \$0.00  
 Available credit: \$0.00

**Make a payment**

Total payment due date: Not Available  
 Total payment amount: \$0.00

**Account details as of 06/03/2020**

Account name: Line of Credit - 0699 Edit  
 Account number: Show account number  
 Current principal balance: \$0.00  
 Available credit: \$0.00  
 Credit limit: \$0.00  
 Draw expiration date: Not Available  
 Open date: 05/28/2020  
 Last advance date: 11/15/2019

**Payment information**

Last statement date: 05/10/2020  
 Current payment due by Not Available<sup>1</sup>: \$0.00<sup>2</sup>  
 Other fees: \$0.00  
 Annual fees: \$0.00  
 Late charges: \$0.00  
 Past due amounts: \$0.00  
 Total payment due by Not Available: \$0.00<sup>3</sup>  
 Last payment amount: \$25.00  
 Last payment date: 07/04/2019  
 Estimated payoff amount<sup>4</sup>: \$0.00  
 Payoff good through: 05/03/2020

<sup>1</sup> The current payment due date field shows when your next scheduled payment is due. This field does not show the date your loan is paid up to. It does not necessarily mean you have made all of your prior payments.

<sup>2</sup> Current payment amount due is the current principal and/or interest payment due and assumes your payments are up-to-date, but may not reflect all amounts owed by your current payment due date.

<sup>3</sup> Please refer to your monthly billing statement to see the total amount due and related details. If you have made interim payments, please contact customer service to get the most up-to-date and complete information about your loan.

<sup>4</sup> Please note: this is not a final payoff figure. To obtain the full amount required to pay off your line of credit, please contact us.

**Interest information**

Interest rate \*\*: 18.00%  
 Interest paid year-to-date: \$0.00  
 Interest paid last year: \$21.75

\*\*For Home Equity Accounts only, the interest rate shown above may not reflect any special offers you may have received and taken advantage of. Please refer to your monthly statement for more information.



**Bank of America**

Bank of America, N.A.  
P.O. Box 26249  
Tampa, FL 33623-6249

RONALD L BISHOP  
9577 GATESVILLE AVE  
LAS VEGAS NV 89148-4202

Account Number: Page 1 of 4	
Account Snapshot	
Statement Period: 04/10/2020 - 05/10/2020	
Previous Outstanding Balance:	\$107.23
New Outstanding Balance:	\$108.76
Credit Limit:	\$2,000.00
Total Principal Balance:	\$100.00
Available Credit:	\$0.00
Current Payment Due:	\$1.53
Past Due Amount:	\$107.23
Total Minimum Payment Due:	\$108.76
Payment Due Date:	06/04/2020





**Bank of America Personal Creditline**

Account Summary		Annual Percentage Rate Summary	
Account Type	Principal Balance	ANNUAL PERCENTAGE RATE	18.00%
Line of Credit:	\$100.00	Daily Periodic Rate	0.0491803%
Information about your transactions is included on the next page of this statement.		Corresponding ANNUAL PERCENTAGE RATE	18.00%
		Days in Billing Cycle	31
		Interest Charged	\$1.53
		Fees Charged	\$0.00

**Messages**

We have not received your most recent line of credit payment. Your minimum payment due is listed on your payment coupon. If you have made a payment recently, please accept our thanks.

**Customer Service Information**

 <b>Billing Error Notices</b> Bank of America, N.A. Attention: Billing Error Notice P.O. Box 941657 Sunnyvale, CA 95094-1657	 <b>General Inquiries</b> Bank of America, N.A. P.O. Box 31785 Tampa, FL 33631-3785   <a href="http://www.bankofamerica.com">www.bankofamerica.com</a>	 <b>800.934.5626 Lines of Credit Customer Service</b> TDD 866.345.1260 Se habla Español 800.608.6066
---	---	--

Personal Creditline account:

Minimum payment due 06/04/20 **\$108.76**

BANK OF AMERICA, N.A.  
P.O. BOX 660807  
DALLAS, TX 75266-0807

RONALD L BISHOP  
Mailing address:  
9577 GATESVILLE AVE  
LAS VEGAS, NV 89148-4202

Additional principal \$

Payment enclosed \$

⑆547880806168180118490699⑈

1 MITCHELL D. GLINER, ESQ.  
2 Nevada Bar #003419  
3 3017 W. Charleston Blvd., #95  
4 Las Vegas, NV 89102  
5 (702) 870-8700  
6 (702) 870-0034 Fax  
7 [mglinier@glinierlaw.com](mailto:mglinier@glinierlaw.com)

8 Attorney for Plaintiff

9 UNITED STATES DISTRICT COURT  
10 DISTRICT OF NEVADA

11 RON BISHOP )

12 Plaintiff, )

13 vs. ) No.

14 BANK OF AMERICA,  
15 NATIONAL ASSOCIATION, )

16 Defendant. ) JURY DEMANDED

17 COMPLAINT

18 JURISDICTION

19 1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section  
20 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of  
21 the Judicial District of Nevada as Plaintiffs' claims arose from acts of the Defendant perpetrated  
22 therein.

23 PRELIMINARY STATEMENT

24 2. The Plaintiff brings this action for damages based upon Defendant's violations of  
25 the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA").

26 3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada  
27 and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.  
28

PO Box 9701  
Allen, TX 75013



0006097 02 M3 0.436 \*\*AUTO T6 0 7228 89002-500628 -C02-P06103-1  
RONALD L BISHOP



## RONALD L BISHOP Your Credit Report

Report # 3619-6851-63 for 09/22/20

In response to your recent request, we are sending you this credit report. Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. We will process disputes generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information that you disagree with is by creating your member login at [experian.com/disputes](http://experian.com/disputes). Keep track of any changes and dispute notifications online. You can also call with disputes or questions at 833 210 4610, M - F 9am - 5pm in your time zone, or submit your dispute in writing by mailing to Experian, NCAC, PO BOX 9701, Allen TX 75013. Be advised that written information or documents you provide with respect to your disputes may be shared with all creditors with which you are disputing.

### Payment History Legend

<b>OK</b> Current	<b>150</b> Account 150 days past due	<b>VS</b> Voluntarily surrendered	<b>D</b> Defaulted on contract
<b>30</b> Account 30 days past due	<b>180</b> Account 180 days past due	<b>R</b> Repossession	<b>C</b> Collection
<b>60</b> Account 60 days past due	<b>CRD</b> Creditor received deed	<b>PBC</b> Paid by creditor	<b>CO</b> Charge off
<b>90</b> Account 90 days past due	<b>FS</b> Foreclosure proceedings started	<b>EC</b> Insurance claim	<b>CLS</b> Closed
<b>120</b> Account 120 days past due	<b>F</b> Foreclosed	<b>G</b> Claim filed with government	<b>ND</b> No data for this time period

\*If your creditor reported your account balances to us, we list them in this section as additional information about your account.

### Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Your accounts that may be considered negative** The most common items in this section are late payments, accounts that have been charged off or sent to collection, and bankruptcies. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments may remain on the credit report for up to seven years. Chapters 7, 11 and 12 bankruptcies may remain on the credit report for up to 10 years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

### Credit items

BY OF AMER... Partial Acct

PO BOX 31785 TAMPA FL 33631 / 800.869.6607



RONALD L BISHOP | Report # 3619-6851-63 for 09/22/20

Date opened  
Oct 1997  
Address ID #  
0177719541  
Type  
Line of Credit  
Responsibility  
Individual

First reported  
Aug 2013  
Terms  
Not reported  
Monthly payment  
Not reported  
Credit limit or original  
amount  
\$2,000  
High balance  
\$2,100

Recent balance  
\$109 as of Aug 2020  
Status  
Account charged off.  
\$109 written off. \$109  
past due as of Aug 2020.  
This account is  
scheduled to continue on  
record until Oct 2025.  
Comment  
Account information  
disputed by consumer  
(Meets requirement of  
the Fair Credit Reporting  
Act).  
This item was updated  
from our processing of  
your dispute in Jun 2020  
Date of Status  
May 2020

## Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020					CO	CO	ND	CO				
2019												
2018												
2017												
2016												
2015												
2014												
2013												



Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19
AB (\$)	109	109	108	106	105	103	102	100	0	0	0	0	115	138	181
DPR	Jul04	Jul01	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jul04	Jun04	May04	Apr04
SPA (\$)	ND	ND	7	25	25	25	25	25	25	25	25	25	25	25	25
AAP (\$)	0	0	ND	ND	ND	ND	ND	ND	ND	ND	ND	141	25	25	25

	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18
AB (\$)	183	206	228	249	271	292	312
DPR	Mar04	Feb04	Jan04	Dec04	Nov04	Oct04	Aug20
SPA (\$)	25	25	25	25	25	25	25
AAP (\$)	25	25	25	25	25	25	ND

Between Sep 2018 and Jun 2020, your credit limit/high balance was \$2,000

**Your accounts in good standing** These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years. Each of the items in this section has a positive payment history, meaning that no delinquencies or derogatory statuses are reported in the displayable payment history.

## AMERICA FIRST CREDIT UN Partial Acct #

PO BOX 9199 OGDEN UT 84409 (801) 627 0900

Date opened  
Dec 2015  
Address ID #  
0177719541  
Type  
Secured Loan

Responsibility  
Individual  
First reported  
Jan 2016  
Terms  
120 Months

Monthly payment  
Not reported  
Credit limit or original amount  
\$15,463  
High balance  
Not reported

Recent balance  
Not reported  
Status  
Paid, Closed/Never late.  
This account is scheduled to  
continue on record until Jul 2026.  
Comment  
Account closed at consumer's  
request.  
Date of Status  
Jul 2016

## AMERICA FIRST CREDIT UN Partial Acct #

PO BOX 9199 OGDEN UT 84409 (801) 627 0900

Date opened  
Jun 2016  
Address ID #  
0177719541  
Type  
Secured Loan

Responsibility  
Individual  
First reported  
Jul 2016  
Terms  
120 Months

Monthly payment  
Not reported  
Credit limit or original amount  
\$17,386  
High balance  
Not reported

Recent balance  
Not reported  
Status  
Paid, Closed/Never late.  
This account is scheduled to  
continue on record until Aug 2030.  
Date of Status  
Aug 2020

Account History \* (AB = Account Balance, DPR = Date Payment Received, SPA = Scheduled Payment Amount, AAP = Actual Amount Paid)

	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19
AB (\$)	3,217	3,701	4,180	4,646	4,646	5,304	5,419	5,419	5,419	5,888	5,888	6,334	6,791	6,791	7,197
DPR	Jul10	Jun09	May05	Mar18	Mar16	Feb06	Nov06	Nov06	Nov06	Sep30	Sep30	Aug02	Jun19	Jun19	Mar20
SPA (\$)	187	187	187	187	187	187	187	187	187	187	187	187	187	187	187
AAP (\$)	500	500	500	ND	687	187	ND	ND	500	ND	500	500	500	500	500

	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18
AB (\$)	7,197	7,075	6,138	6,540	6,540	6,994	9,445	9,445
DPR	Mar20	Feb28	Jan28	Nov07	Nov00	Oct04	Aug29	Aug29
SPA (\$)	187	187	187	187	187	187	187	187
AAP (\$)	500	500	500	500	500	500	500	500

The original amount of this account was \$17,386

## Universal Data Form

AUD Correction Indicator: Update ☒ Delete ☐ Delete due to fraud ☐

Subscriber Name: Bank of America

Equifax SC:

Subscriber Address: 150 N COLLEGE ST MC NC1-028-22-01,Charlotte, NC 28255-0001

Experian SC:

Innovis SC:

TU SC:

## Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
BISHOP	RONALD	L			
Current Address	City		State	Zip+4	
			NV	0	
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen.		
Previous Address	City		State	Zip+4	
Consumer Information Indicator:	ECOA: 1		Phone:		

## Employment Information

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

## Associated Consumer Information

Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address	City		State	Zip+4	
Consumer Information Indicator:	ECOA:		Phone:		
Last Name	First Name	Middle Name	Gen.	SSN	DOB
Current Address	City		State	Zip+4	
Consumer Information Indicator:	ECOA:		Phone:		

## Account Information

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
	10-01-1997	\$0	\$0	C			\$0		XR	
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 <sup>st</sup> Date of Delinquency	Original Charge-off Amount
LOC/M	09-15-2020		09-15-2020	13	0	15		09-15-2020		
Original Creditor Name		Creditor Classification	Mortgage Agency Identifier		Sec. Marketing Agency Id Account #		Specialized Payment Indicator			
Purchased Portfolio or Sold Name		Portfolio Indicator	Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount			
Mortgage Id #						AUD Control #	101250681			

## Account History

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020				0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0									

Submitted By:

Tel#:

Date: 10-09-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT 5